
In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:
 - (a) capturing [[user]] customer indicia information input by a [[mortgagee]] borrower;
 - (b) identification of the [[mortgagee's]] borrower's mortgage servicing institution either through information input by said [[mortgagee]] borrower or by using said input information to determine said [[mortgagee's]] borrower's mortgage servicing institution by comparison with a database of mortgaging servicing institutions;
 - (c) linking said [[mortgagee]] borrower with said [[mortgagee's]] borrower's mortgage servicing institution; and
 - (d) notification of the borrower's mortgage servicing institution.
2. (currently amended) The process of claim 1 which further comprises
 - (a) securing permission of said [[mortgagee]] borrower prior to notification of said [[mortgaging]] borrower's mortgage servicing institution.
3. (currently amended) The process of claim 2 which further comprises
 - (a) identification of said [[mortgagee's]] borrower's mortgage servicing institution by a [[mortgagee's]] borrower's credit report.
4. (currently amended) The process of claim 3 which further comprises
 - (a) electronically parsing said [[mortgagee's]] borrower's credit report to identify at least one of said [[mortgagee's]] borrower's mortgage servicing institutions.
5. (currently amended) The process of claim 1 which further comprises
 - (a) displaying at least one of said [[mortgagee's]] borrower's mortgage servicing institution customer retention programs.

- 6 (original) The process of claim 5 wherein
- (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.
- 7 (currently amended) The process of claim 1 which further comprises
- (a) performing a mortgage modification and changing terms on said [[mortgagee's]] borrower's original mortgage.
- 8 (currently amended) A process for [[mortgage]] customer retention by a borrower's mortgage servicing institution which comprises the steps of:
- (a) capturing user indicia information input by a [[mortgagee]] borrower;
 - (b) identification of the [[mortgagee's]] borrower's mortgage servicing institution by a [[mortgagee's]] borrower's credit report;
 - (c) linking said [[mortgagee]] borrower with said [[mortgagee's]] borrower's mortgage servicing institution; and
 - (d) notification of the borrower's mortgage servicing institution.
- 9 (currently amended) The process of claim 8 which further comprises
- (a) securing permission of said [[mortgagee]] borrower prior to notification of said borrower's [[mortgaging]] mortgage servicing institution.
- 10 (currently amended) The process of claim 8 which further comprises
- (a) electronically parsing said [[mortgagee's]] borrower's credit report to identify at least one of said borrower's [[mortgagee's]] mortgage servicing institutions.
- 11 (currently amended) The process of claim 10 which further comprises

- (a) displaying at least one [[mortgagee]] borrower servicing institution~~[[s]]~~ on a computer screen after electronically parsing said [[mortgagee's]] borrower's credit report
- 12. (currently amended) The process of claim 8 which further comprises
 - (a) displaying [[mortgagee's]] borrower's mortgage servicing institution's customer retention programs.
- 13. (original) The process of claim 12 wherein
 - (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options
- 14. (currently amended) The process of claim 8 which further comprises
 - (a) performing a mortgage modification on said [[mortgagee's]] borrower's mortgage.
- 15. (currently amended) A process for [[mortgagee]] customer retention by a mortgage servicing institution which comprises the steps of:
 - (a) capturing user indicia information input by a [[mortgagee]] borrower;
 - (b) identification of at least one of said [[mortgagee's]] borrower's mortgage servicing institutions by a [[mortgagee's]] borrower's credit report;
 - (c) displaying at least one of said [[mortgagee's]] borrower's servicing institutions on a computer screen after reading said [[mortgagee's]] borrower's credit report;
 - (d) linking said [[mortgagee]] borrower with at least one of said [[mortgagee's]] borrower's mortgage servicing institutions; and
 - (e) notification of said borrower's mortgage servicing institutions.
- 16. (currently amended) The process of claim 15 which further comprises
 - (a) securing permission of said [[mortgagee]] borrower prior to notification of said borrower's mortgaging institution.

17. (currently amended) The process of claim 15 which further comprises

- (a) electronically parsing said ~~[[mortgagee's]]~~ borrower's credit report to identify at least one of said ~~[[mortgagee's]]~~ borrower's mortgage servicing institutions and displaying at least one of said borrower's mortgage servicing institutions on a computer screen after electronically parsing said ~~[[mortgagee's]]~~ borrower's credit report.

18. (currently amended) The process of claim 15 which further comprises

- (a) displaying at least one ~~[[mortgagee's]]~~ borrower's mortgage servicing institution customer retention programs.

19. (original) The process of claim 18 wherein

- (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.

20. (currently amended) The process of claim 15 which further comprises

- (a) performing a mortgage modification on said ~~[[mortgagee's]]~~ borrower's mortgage.

21. (new) A process for customer retention by a mortgage servicing institution which comprises the steps of:

- (a) capturing user indicia information input by a borrower;
- (b) identification of the borrower's mortgage servicing institution either through information input by said borrower or by using said input information to determine said borrower's mortgage servicing institution by comparison with a database of mortgaging servicing institutions;
- (c) linking said borrower with said borrower's mortgage servicing institution;
- (d) notification of the mortgage servicing institution; and
- (e) revising terms of said mortgage by interaction between said borrower and said mortgage servicing institution

22. (new) The process of claim 21 which further comprises

(a) securing permission of said borrower prior to notification of said mortgage servicing institution.

23 (new) The process of claim 22 which further comprises

(a) identification of said borrower's mortgage servicing institution by a borrower's credit report.

24. (new) The process of claim 23 which further comprises

(a) electronically parsing said borrower's credit report to identify at least one of said borrower's mortgage servicing institutions.

25. (new) The process of claim 21 which further comprises

(a) displaying at least one of said borrower's mortgage servicing institution customer retention programs.

26. (new) The process of claim 25 wherein

(a) said customer retention programs further comprises at least one of:

- (i) home equity loan options,
- (ii) refinance options,
- (iii) bi-weekly mortgage program options, and
- (iv) mortgage modification options.